

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Erin M Myers
Debtor

Case No. 23-00215-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 25, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:

Recip ID	Recipient Name and Address
db	+ Erin M Myers, 26 South Margarettta Street, Schuylkill Haven, PA 17972-1662
5519571	+ American Express Paymnt Processing, POB 650448, Dallas, TX 75265-0448
5519573	+ Apex Asset, POB 5407, Lancaster, PA 17606-5407
5519575	+ AscensionPoint Recovery Services, 200 Coon Rapids Blvd, Suite 200, Minneapolis, MN 55433-5867
5519579	+ Chase Cardmember Services, POB 858, Minneapolis, MN 55440-0858
5519581	+ Citibank, N.A., POB 369, Houston, TX 77001-0369
5519585	+ Creditech, POB 20330, Lehigh Valley, PA 18002-0330
5519587	+ Geisinger, POB 983154, Boston, MA 02298-3154
5519588	+ Joseph D. Chipriano DMD, 2000 W Market Street, Pottsville, PA 17901-1917
5519590	+ Law Offices of Hayt & Landau, LLC, Meridian Center 1, 2 Industrial Way West, Eatontown, NJ 07724-2279
5519592	+ PGAC of OHIO, POB 305076, Nashville, TN 37230-5076
5519594	+ Satish C. Singla MD, 700 Schuylkill Manor Road, Pottsville, PA 17901-3849
5519595	+ Schuylkill County Courthouse, Prothonotary's Office, 401 North Second Street, Pottsville, PA 17901-1756
5519596	+ Schuylkill Haven Borough, 333 Center Avenue, Schuylkill Haven, PA 17972-1007
5519597	+ Spark Orthodontics, PC, 3076 Schoenersville Road, Bethlehem, PA 18017-2210

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	May 25 2023 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5519574	+ Email/Text: legal@arsnational.com	May 25 2023 18:47:00	ARS National Services Inc, POB 469100, Escondido, CA 92046-9100
5519576	+ EDI: CINGMIDLAND.COM	May 25 2023 22:45:00	AT&T Mobility, POB 5087, Carol Stream, IL 60197-5087
5519570	+ Email/PDF: bncnotices@becket-lee.com	May 25 2023 19:05:22	American Express, POB 1270, Newark, NJ 07101-1270
5519572	+ Email/PDF: bncnotices@becket-lee.com	May 25 2023 19:05:12	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5519578	+ EDI: CAPITALONE.COM	May 25 2023 22:45:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5519580	EDI: CITICORP.COM	May 25 2023 22:45:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
5519582	+ EDI: WFNNB.COM	May 25 2023 22:45:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5519583	+ EDI: WFNNB.COM	May 25 2023 22:45:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5519584	+ EDI: WFNNB.COM		

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		May 25 2023 22:45:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5519586	Email/Text: ECF@fayservicing.com		
		May 25 2023 18:47:00	Fay Servicing Llc, Attn: Bankruptcy Dept, Po Box 809441, Chicago, IL 60680
5519589	+ Email/Text: PBNCNotifications@peritussservices.com		
		May 25 2023 18:47:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5519591	+ Email/Text: bankruptcydepartment@tsico.com		
		May 25 2023 18:47:00	Nationwide Credit, Inc, POB 15130, Wilmington, DE 19850-5130
5519577	Email/Text: Bankruptcy.Notices@pnc.com		
		May 25 2023 18:47:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
5519598	+ EDI: RMSC.COM		
		May 25 2023 22:45:00	Syncb/Care Syn Car, Attn: Bankruptcy, POB 965033, Orlando, FL 32896-5033
5519856	+ EDI: RMSC.COM		
		May 25 2023 22:45:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5519599	+ EDI: RMSC.COM		
		May 25 2023 22:45:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
TOTAL: 17			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5519593	##+	Revolutionary Home Health, 1259 S. Cedar Crest Blvd, Suite 255, Allentown, PA 18103-6377

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfcbis.com,trusteenoticesbox@gmail.com
Michael Patrick Farrington	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust mfarrington@kmlawgroup.com
Robert M. Reedy	on behalf of Debtor 1 Erin M Myers attyreedy@yahoo.com bill_crown@hotmail.com;attyreedy@yahoo.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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Information to identify the case:

Debtor 1

Erin M Myers

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7029

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-00215-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Erin M Myers

5/25/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.